

Information to identify the case:

Debtor 1	<u>James Russell Fleeger</u>	Social Security number or ITIN	xxx-xx-9475
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Linda Jean Fleeger</u>	Social Security number or ITIN	xxx-xx-4360
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24703-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James Russell Fleeger

Linda Jean Fleeger

3/6/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James Russell Fleeger
 Linda Jean Fleeger
 Debtors

Case No. 18-24703-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db/jdb
 r +James Russell Fleeger, Linda Jean Fleeger, 132 Kozy Corner, Valencia, PA 16059-2818
 +BK Global Real Estate Services, 1095 Broken Sound Pkwy NW, Suite 100,
 Boca Raton, FL 33487-3503
 14960875 Chicora Independent Hose Co., P.O. Box 726, New Cumberland, PA 17070-0726
 14960876 Citizens One Auto Finance, P.O. Box 42113, Providence, RI 02940-2113
 14960880 Freedom Mortgage, P.O. Box 619063, Dallas, TX 75261-9063
 14960881 +Mariner Finance LLC, 604 Moraine Point Plaza, Butler, PA 16001-2414
 14960883 +Northwest, 100 Liberty St, PO Box 337, Warren, PA 16365-0337
 14960882 +Northwest, P.O. Box 3001, Warren, PA 16365-1101
 14960885 +One Main Financial, 725 Industrial Boulevard, London, KY 40741-7288

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 02:35:29 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14960877 EDI: DISCOVER.COM Mar 07 2020 07:13:00 Discover, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14960878 EDI: DISCOVER.COM Mar 07 2020 07:13:00 Discover, P.O. Box 30421,
 Salt Lake City, UT 84130-0421
 15020100 EDI: DISCOVER.COM Mar 07 2020 07:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14960879 E-mail/Text: bankruptcynotice@fcbanking.com Mar 07 2020 02:35:20 First Commonwealth Bank,
 P.O. Box 400, Indiana, PA 15701-0400
 14960884 +EDI: AGFINANCE.COM Mar 07 2020 07:13:00 One Main, 160 Point Plaza,
 Butler, PA 16001-2570
 15023292 +EDI: AGFINANCE.COM Mar 07 2020 07:13:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
 14961665 +EDI: PRA.COM Mar 07 2020 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15058886 +E-mail/PDF: resurgentbknofifications@resurgent.com Mar 07 2020 02:27:58 PYOD, LLC,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 14960886 EDI: RMSC.COM Mar 07 2020 07:13:00 Synchrony Bank/Lowes, P.O. Box 530914,
 Atlanta, GA 30353-0914

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Freedom Mortgage Corporation
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2020 at the address(es) listed below:

Dai Rosenblum on behalf of Joint Debtor Linda Jean Fleeger Jody@dairosenblumbankruptcy.com,
 pjbz@zoominternet.net; Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com
 Dai Rosenblum on behalf of Debtor James Russell Fleeger Jody@dairosenblumbankruptcy.com,
 pjbz@zoominternet.net; Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com
 James Warmbrodt on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
 Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
 ncardiello@ecf.axosfs.com
 Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6